

OVERDRAFT SERVICES DISCLOSURE AND CONSENT FORM

Account
Holder:

Financial
Institution: Cornerstone Bank
Financial Center
152 East Van Buren
PO Box 309
Eureka Springs, AR 72632

What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to a savings account or to an overdraft line of credit, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

► What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

Checks written
Preauthorized automatic transfers
In-person withdrawals
Internet Banking
ACH transactions
Telephone Banking

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

► What fees will I be charged if Cornerstone Bank pays my overdraft?

Under our standard overdraft practices:

The normal overdraft or non-sufficient funds fee is currently \$29.78 for each item that is presented. There is a maximum of 6 (six) overdraft fees that may be assessed to your account per day.

► What if I want Cornerstone Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call (479) 253-2265, or complete the form below and present it at a branch, or mail it to: Cornerstone Bank, PO Box 309, Eureka Springs, AR, 72632

____ I do not want Cornerstone Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

____ I want Cornerstone Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____

Date: _____

Account Number: _____

Right to Revoke Consent

If you have given your consent to have Cornerstone Bank authorize and pay overdrafts on ATM and everyday debit card transactions, you may revoke that consent at any time by notifying Cornerstone Bank as follows:

Contact us to complete an opt-out form and remove this benefit from your account.

(If this is a joint account, any one of you may revoke the consent on behalf of the other account holder(s).)

Original